

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: John Nafeh and Kenton K. Yee

SERIAL NO.: 09/923,035

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TITLE: Methods and Apparatus for Formulation, Initial Public or Private
Offering, and Secondary Market Trading of Risk Management
Contracts

EXAMINER: Milef, Elda G.

ART UNIT: 3694

CONF. NO.: 8962

ATTY.DKT.NO.: PA3817US

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Examiner Milef:

In response to the Non-Final Office Action ("Office Action") mailed on December 18, 2009, please find the following amendments and remarks: